

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Acknowledgment of Substitute Check Error Resolution Claim

Dear [Customer Name],

We have received your claim regarding a substitute check error on your account, dated [Date Claim Received]. This letter serves as formal acknowledgment that we are processing your request.

Claim Details:

- **Account Number:** [Account Number]
- **Check Number:** [Check Number]
- **Claim Amount:** \$[Amount]
- **Reference Number:** [Reference Number]

What Happens Next:

We will investigate your claim to determine if an error occurred. Under the Check 21 Act, we will provide a response within 10 business days. If we determine your claim is valid, we will credit your account for the amount of the loss (up to \$2,500, plus interest if applicable) by the end of the 10th business day.

If our investigation requires more time, we may take up to 45 days to complete the process. In such cases, a provisional credit may be issued to your account while we finish our review.

If we determine that no error occurred, we will send you a written explanation and any documentation used in our investigation.

If you have any questions, please contact our Customer Service Department at [Phone Number] or visit your local branch.

Sincerely,

[Name of Bank Representative]

[Title]

[Financial Institution Name]